

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Jaroslav S Ostrowski
Tiffany E Ostrowski
Debtor(s)

Case No. 15-22288

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/29/2015.
- 2) The plan was confirmed on 08/21/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/22/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 09/22/2016.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,528.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,214.00
Less amount refunded to debtor	\$51.75

NET RECEIPTS: \$5,162.25

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$231.19
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,231.19

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK USA	Unsecured	2,535.00	2,604.30	2,604.30	142.43	0.00
CAPITAL ONE BANK USA	Unsecured	2,424.00	2,467.35	2,467.35	134.95	0.00
CAPITAL ONE BANK USA	Unsecured	1,251.00	1,171.62	1,171.62	64.08	0.00
CAPITAL ONE BANK USA	Unsecured	867.00	945.18	945.18	51.69	0.00
CENTEGRA HOSPITAL MCHENRY	Unsecured	54.00	54.21	54.21	0.00	0.00
CERASTES LLC	Unsecured	1,556.00	1,575.80	1,575.80	86.19	0.00
CERASTES LLC	Unsecured	463.00	418.11	418.11	22.87	0.00
COMENITY CAPITAL BANK	Unsecured	NA	1,368.96	1,368.96	74.87	0.00
DELL FINANCIAL SERVICES	Unsecured	1,888.00	1,961.53	1,961.53	107.28	0.00
LVNV FUNDING	Unsecured	146.00	429.09	429.09	23.46	0.00
LVNV FUNDING	Unsecured	54.00	529.19	529.19	17.73	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	500.00	500.00	500.00	16.75	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	393.00	422.60	422.60	23.12	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	1,634.00	1,701.21	1,701.21	93.04	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	190.00	250.49	250.49	0.00	0.00
PRESENCE HEALTH	Unsecured	NA	944.09	944.09	51.64	0.00
US BANK	Unsecured	0.00	NA	NA	0.00	0.00
GENESIS CLINICAL SERVICES	Unsecured	25.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERVICES/NC	Unsecured	74.00	NA	NA	0.00	0.00
KOHL'S/CAPITAL ONE	Unsecured	242.00	NA	NA	0.00	0.00
MIRAMEDRG/SHERMAN HOSPITAL	Unsecured	75.00	NA	NA	0.00	0.00
OAC/ALLIANCE PATHOL	Unsecured	848.00	NA	NA	0.00	0.00
STANISLAUS CREDIT CO/CEP AMERI	Unsecured	40.00	NA	NA	0.00	0.00
A/R CONCEPTS/ALLEN SAXON MD	Unsecured	491.00	NA	NA	0.00	0.00
ALEXIAN BROTHERS MEDICAL GRO	Unsecured	70.00	NA	NA	0.00	0.00
CHASE MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
COMMONWEALTH FINANCIAL/MEA	Unsecured	163.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	625.56	625.66	625.66	20.96	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
WELLS FARGO DEALERS SERVICES	Secured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$17,969.39	\$931.06	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,231.19</u>	
Disbursements to Creditors	<u>\$931.06</u>	
TOTAL DISBURSEMENTS :		<u>\$5,162.25</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/03/2016

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.